

In re:  
Sheryll Poris  
Debtor

Case No. 17-13549-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 27, 2022

User: admin  
Form ID: 138OBJ

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Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2022:

Recip ID	Recipient Name and Address
db	+ Sheryll Poris, 582 Adams Court, Holland, PA 18966-2739
14644482	+ Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
13921322	+ Benchmark Federal Cred, 800 East Market, West Chester, PA 19382-4841
13921321	+ Benchmark Federal Cred, 1522 Mcdaniel Dr, West Chester, PA 19380-7034
13921323	#+ Bucks County Orthopedic Spec, 800 West State Street, Suite 201, Doylestown, PA 18901-5842
14644583	+ Freedom Mortgage Corporation, C/O ANDREW L. SPIVACK, Brock & Scott, PLLC, 302 Fellowship Road, Ste. 130, Mount Laurel, NJ 08054-1218
14560583	+ Freedom Mortgage Corporation, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
13921332	St. Mary's Medical Center, PO Box 822679, Philadelphia, PA 19182-2679

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 27 2022 23:54:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 27 2022 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13921319	+ Email/Text: bncnotifications@phea.org	Oct 27 2022 23:54:00	Aes/rbs Citizens Na, Po Box 61047, Harrisburg, PA 17106-1047
13921320	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 27 2022 23:54:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
13921324	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 27 2022 23:54:38	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
13921325	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 27 2022 23:54:39	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13921326	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 27 2022 23:54:00	Comenity Bank/cathrins, 4590 E Broad St, Columbus, OH 43213-1301
13925219	Email/Text: mrdiscen@discover.com	Oct 27 2022 23:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13921327	+ Email/Text: mrdiscen@discover.com	Oct 27 2022 23:53:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14560245	^ MEBN	Oct 27 2022 23:48:20	FREEDOM MORTGAGE CORPORATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

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14644483	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 27 2022 23:54:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
13921328	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 27 2022 23:54:00	Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
13921329	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 27 2022 23:54:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
13924488	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Oct 27 2022 23:54:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, OH 44144-2338
13921330	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Oct 27 2022 23:54:00	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
13921331	Email/Text: EBN@Mohela.com	Oct 27 2022 23:54:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
13964954	Email/Text: EBN@Mohela.com	Oct 27 2022 23:54:00	U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
13981037	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 27 2022 23:54:44	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13981043	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2022 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecef@gmail.com
KENNETH E. WEST	

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on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

Lois M. Vitti

on behalf of Creditor Freedom Mortgage Corporation loismvitti@vittilaw.com nicole@vittilaw.com

MICHAEL SETH SCHWARTZ

on behalf of Debtor Sheryll Poris msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Sheryll Poris

Debtor(s)

Case No: 17-13549-elf

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 10/27/22